

Legislative Update

Volume 1, Issue 10

March 18, 2005

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**“About the only
thing that comes
to us without
effort is old age”
- Gloria Pitzer**

The Big News is the Budget:

On Thursday, the House Republicans released their budget bill ([HSB 284](#)); which was subsequently voted out of the House Joint Human Resources Appropriations Committee. The Democratic members requested the weekend to review the bill, however, Representative Heaton felt the bill needed to move forward and called for the bill to be voted out of standing committee. The vote was a party line vote with the Republicans in favor and the Democrats opposed. The Governor's proposed Budget Bill for Health and Human Services is [SSB 1280](#).

The Department of Elder Affairs can not create change alone. Should you have an opinion or comment on the proposed budgets, **we encourage you to contact your legislators by Tuesday of next week, March 22, when the bill is likely to be debated by the full House.** You can e-mail legislators by going to the state's legislative web site at www.legis.state.ia.us and click on legislators. You can also locate your legislator via this website.

The Governor proposed an increase in the tobacco tax as an equitable means to provide a needed source of revenue for human services. The Republican budget does not include any revenue from a tobacco tax. Without revenue from the proposed tobacco tax, a number of difficult decisions will need to be made.

Similarities Between the Governor's Proposed Budget and the House Republican's Proposed Budget:

The Republican budget, like the Governor's does include dollars for a 3% provider increase for home and community based services providers, as well as various other institutions, including nursing homes and hospitals. The bill also reflects the Governor's proposed elimination of waiting lists on various Title XIX HCBS Waiver Programs. Both proposed budgets allow for the transfer of \$174,198 from the Department of Elder Affairs to the Governor's Commission on Volunteerism in the event the eighty-first general assembly enacts legislation establishing the Iowa Commission of Volunteer Services. This legislation would move the Retired Senior Volunteer Services (RSVP) from the Department of Elder Affairs to the Iowa Commission of Volunteer Services.

What the Budget does not include that the Governor's Budget Did Include:

The State General Fund Appropriation to the Department of Elder Affairs was proposed by the Governor to be \$3,359,366. The House Republican budget flat funded the Department at 2,730,522.

- The Governor's budget did include a \$500,000 appropriation to begin restoring funding to the Case Management Program for Frail Elders (CMPFE), which has experienced significant cuts since FY 2001. When looking at the history of the CMPFE program, it is important to keep in mind that the increases in funding during the 1990's were to expand the program to all 99 Iowa counties. In 1999, funding enabled CMPFE to exist in all 99 counties. Since that time, the program has experienced a number of cuts, with no consideration being given to the increased costs of operating existing programs.
- The Governor's general fund budget included \$67,250 to support the Department's requirement that it establish policy for assisted living, adult day service, and elder group homes. The House Republican's budget funded this through the Senior Living Trust. Currently, the Department of Elder Affairs receives no federal or state dollars to act in this capacity.
- The Governor's budget included \$61,594 to support nutrition programs, such as home delivered meals, senior dining, etc... This was not funded in the House Republican budget.
- The House Republican Budget did not include an appropriation for the Universal/Uniform Assessment. The Governor's budget included 1.2 million dollars to the Department of Human Services.

Funding to the Department of Elder Affairs via the Senior Living Trust:

- The House Republican budget increases the appropriation to the Department to \$8,289,368. This is an increase of \$67, 250, for assistance to the department for Assisted Living, Adult Day Services and Elder Group Homes, which the Governor's budget funds via a state general fund appropriation. The Governor's budget appropriates \$ 8,222,118 to the Senior Living Program.

Other Issues in the Proposed Budget Impacting Older Adults:

A number of other issues in the Medicaid budget and Senior Living Trust are germane to older adults, please see the bills above for more detailed information. However, a few other highlights are:

- \$75,000 is appropriated to the Commission of Veterans Affairs Administration to the Department of Elder Affairs for the utilization of local VA commissions and RSVP programs to increase the utilization by eligible individuals benefits available through the VA.

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- \$25,000 is appropriated to be used for the VA Commission for costs associated with the above contracts.
- \$9,233,985 is appropriated to the Department of Public Health for Elderly Wellness, which is status quo funding for FY06. Both the Governor's budget and House Republican's budget reflect the status quo funding.

Program of All-Inclusive Care for the Elderly (PACE)

The Department of Elder Affairs, along with the Department of Human Services, Department of Public Health and Department of Inspections and Appeals participated in a PACE feasibility study in 2004 to determine the feasibility of PACE in Iowa. Elder Affairs took the lead in the study (available at www.state.ia.us/elderaffairs/services/PACE.html) in collaboration with the Centers for Medicare and Medicaid and the National PACE Association. In the geographical regions studied in Iowa, PACE programs would be feasible. Provider interest is also strong in many areas outside of those studied.

PACE is successfully utilized in over twenty states, and is one means to help contain Medicaid expenditures and to make them more predictable.

No appropriation was provided for the implementation of this program.

Senior Internship Program

The Senior Internship Program (SIP) needs an additional \$60,000 to draw down the full federal grant (Via the U.S. Department of Labor) of 1.2 million. This federal program, requires that the state make a 10% match to the federal grant. SIP is used to fill community service positions that not only help the participant re-enter the workforce, but also provide valuable services to their communities. Seventy-five percent of all dollars in this program are federally mandated to be used for wages and fringe benefits for the participants. These are federal dollars that stay in Iowa and generate additional revenue to the state. This program serves individuals at 125% of poverty. This program creates a public/private partnership that benefits not only low income seniors, but benefits the entire community.

The current state general fund appropriation is \$62,000. No appropriation is proposed for the additional \$60,000 to draw down the federal grant.

What Do Proposed Budgets the Mean to Older Iowans?

Based on 2000 census date, there are nearly 544,000 adults over the age of 60 in Iowa. The Department cannot predict the final outcome of the budget bill. However, should funding remain flat in a number of areas, the Department will give careful consideration to all programs as it has in the past and prioritize funding based on the mandates of the federal Older Americans Act and the Elder Iowan's Act.

Substitute Decision Making Needs Help!

The Department's bill establishing an office of substitute decision maker did not make the funnel date ([HF 120](#), same as [SF 211](#)). However, consideration is being given to including it as an amendment to the budget bill by Senate Democrats. The Department was awarded a federal grant under Title XIV of the Older Americans Act in the amount of \$391,642 to establish an office of substitute decision making for individuals who are no longer able to make decisions for themselves but have no one to make decisions on their behalf. The grant requires a 25% match by the State (\$135,548). Legislators have concerns regarding the funding in years two and beyond. ***Should the Department not receive a state general fund appropriation of \$135,548, the Department will be unable to access Federal dollars to establish an office of Substitute Decision Making.***

Other News....

This week has been one of catching up for both myself and the legislature. I have removed from this update all bills that did not make the funnel date (however, keep in mind, there are a variety of ways for a bill to rise from the dead and you may refer to our past legislative updates at www.state.ia.us/elderaffairs/publications/index.html#LegUp for bills that will not be moving forward or you may visit www.legis.state.ia.us to track a bills history).

SF 341 Consumer Choice Support and Education (i.e. Universal Assessment/Uniform Assessment):

[SF 341](#) has been pared down and now includes only legislative intent language. The bill did pass the Senate Human Resources Standing Committee and now moves to the full Senate. Language related to a uniform assessment has been removed from the bill. The Department continues to enthusiastically support the Governor's initiative. It is possible that additional language will be added back into the bill when it moves to the Senate floor for debate.

Welcome New Commission Members:

On Tuesday, March 15th, Governor Vilsack announced two new commission members and one reappointed commissioner to the department. The newly appointed commission members will need to be approved by the Senate.

New Appointees to the Department's Commission:

Robert Neumann of Council Bluffs. Term: 5/1/2005 - 4/30/2009

Yvonne Minton of Des Moines. Term 5/1/2005 – 4/30/2009

Reappointment:

Lisa Carlson of Bettendorf. Term 5/1/2005 – 4/30/2009

Day by Day:

Monday: Little action on Monday as neither the House nor Senate Human Resources Committee met. The departments technical bill [SF 304](#), did pass the Senate by a vote of 50 to 0.

Tuesday: Neither the House of Senate Human Resources Committee met as most of the legislatures work was again confined to debating bills on the floor. The House Appropriations Committee met briefly and caucused. [HF 478](#) – Retired Senior Volunteers passed the House and now moves to the Senate. [SF 272](#) Medicaid Advisory Council, passed the Senate and moves to the House; [SF 335](#) Adult Abuse Cases passed the Senate and now moves to House Human Resources.

Wednesday: Appropriations met in both the House and Senate. The Human Resources standing committee did not meet in the House or Senate

Thursday: As noted above, Thursday was all about the proposed budget....

■-□-■ ELDER AFFAIRS FEATURE PROGRAM ■-□-■ Upcoming Conferences

Governor's Conference on Aging

You won't want to miss these information-packed days celebrating aging in Iowa! An official White House Conference on Aging event, the 2005 Governor's Conference on Aging will be held May 16 & 17, 2005, at the Sheraton West Des Moines Hotel. The wide array of workshops and general session speakers reflect this year's conference theme, "Resilience in Aging".

Full conference information and registration materials are available NOW on the Elder Affairs web site at www.state.ia.us/elderaffairs/living/conferences.html#GCOA

Growing Old with Dignity and Grace: Issues Confronting Lesbian, Gay, Bisexual, and Transgender Seniors

The purpose of the *Growing Old with Dignity and Grace* conference is to provide education and share recent empirical studies on the aging Lesbian, Gay, Bisexual, and Transgender (LGBT) senior population. The objectives are to gain knowledge from experts on end of life issues; history and social issues; substance abuse; legal and financial issues; and specific health related and assessment issues. The conference offers continuing education credit (CEU) opportunities for professionals who serve seniors in the fields of social work, nursing home administration and nursing.

More information is available online at: www.state.ia.us/elderaffairs/#LGBT

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homepage is
www.legis.state.ia.us

2005 Elder Rights Conference

The **2005 Elder Rights Conference** will be held on November 7-8, at the Hotel Fort Des Moines, 10th and Walnut Streets in Downtown Des Moines. Watch the Elder Affairs website for more information.

■-□-■ IN THE LEGISLATURE ■-□-■

The following is a listing of the bills the department is supporting or monitoring. If you would like more information on a particular bill, click on its number and you will be directed to the Iowa General Assembly online bill book.

Bills the Department is supporting:

[HF 505](#) **Elder Iowans Act** A bill for an act relating to the provisions of the elder Iowans Act. (Human Resources) (Successor to [HSB 157](#)) ([SSB 1140](#))

[HF 539](#) **Medical Assistance Advisory Council** An Act relating to the membership of the council with which the director of human services consults regarding the medical assistance program. ([SSB 1042](#)) (Successor to [HSB 100](#)) (Human Resources) **Passed out of committee** Floor manager: Tomenga

[HF 585](#) **Assisted Living Programs** An Act relating to assisted living programs, providing for application of a penalty, and providing for a fee. **Passed out of committee** Floor manager: Upmeyer

[HF 587](#) **Adult Day Care** An Act relating to adult day services regulation and providing penalties. **Passed out of committee** Floor manager: Upmeyer

[HF 710](#) **Elder Group Homes** An Act relating to the regulation of elder group homes and providing penalties. **Passed out of committee** Floor manager: Upmeyer

[HF 760](#) **Dependant Adult Abuse** A bill for an act relating to dependent adults and the provision of protective services. **Passed out of committee** Floor manager: Kurtenbach

[SF 211](#) **Substitute Decision Maker** A bill for an act relating to substitute decision making and guardians and conservators, providing for the collection and appropriation of fees, and making an appropriation. (Appropriations)

[SF 272](#) **Medical Assistance Advisory Committee** An Act relating to the membership of the council with which the director of human services consults regarding the medical assistance program. **Passed out of Senate to House**

[SF 304](#) **Elder Iowans Act** An Act relating to the provisions of the elder Iowans Act. **Passed out of Senate to House**



Bills of Significant Interest to the Department

[HF 119](#) **Older Iowans Legislature** A bill for an act providing an appropriation for the older Iowans legislature. (Appropriations) Committee members: Watts (C), Horbach, and Smith

[HF 420](#) **Biological Mental Illness Coverage** A bill for an act relating to third-party payment of health care coverage costs for biologically based mental illness treatment services. (Formerly [HSB 117](#)) (Commerce) **Passed House to Senate**

[HF 478](#) **Retired & Senior Volunteers** A bill for an act relating to the Iowa commission on volunteer service. (Human Resources) (Successor to [HSB 103](#)) **Passed House to Senate**

[HF 586](#) **Medicare Task Force** A bill for an act relating to the creation of a task force to provide for the implementation of Medicare Part D and providing an effective date. (Human Resources) **Passed out of committee** Floor manager: Upmeyer

[HF 617](#) **Assisted Living Waivers** A bill for an act relating to inclusion of assisted living services under the medical assistance home and community-based services waiver for the elderly. **Passed out of committee** Floor manager: Carroll

[HF 706](#) **Adult Abuse Cases** A bill for an act relating to access to dependent adult abuse information and unemployment compensation claims. **Passed out of committee** Floor manager: Struyk

[HF 781](#) **Direct Care Taskforce** A bill for an act relating to the establishment of a direct care worker task force. **Passed out of committee** Floor manager: Freeman

[HF 785](#) **MH/DD/MR/BI Services** A bill for an act relating to mental health, mental retardation, developmental disabilities, and brain injury service requirements and including an effective and applicability date. **Passed out of committee** Floor manager: Carroll

[HF 786](#) **Health Facility Business** A bill for an act relating to the operating or providing of another business or activity in a health care facility. **Passed out of committee** Floor manager: Carroll

[HF 788](#) **Nursing Facility Quality** A bill for an act relating to a nursing facility quality assurance assessment, providing a contingent effective date, providing for retroactive applicability, and providing an effective date. **Passed out of committee** Floor manager: Carroll

[SF 29](#) **Long Term Care Alternatives** A bill for an act relating to the senior living trust fund, providing for appropriation of the moneys in the fund, and providing for a repeal. (Appropriations) Committee members: Angelo and Dvorsky (C)

[SF 34](#) **Older Iowans Legislature** An Act providing an appropriation for the older Iowans legislature. (Appropriations) Committee members: Angelo and Dvorsky (C)

[SF 157](#) **Older Iowans Legislature** A bill for an act making an appropriation for the older Iowans legislature. (Appropriations) Committee members: Angelo and Dvorsky (C)

[SF 303](#) **Health Facility Business** A bill for an act relating to the providing of another business or activity in a health care facility. **Passed Senate to House**

[SF 341](#) **Long Term Living System** A bill for an act relating to the long-term living system in Iowa including establishment of the intent for Iowa's long-term living system. **Passed out of committee** Floor manager: Seymour

[SF 335](#) **Dependant Adult Abuse** A bill for an act relating to access to dependent adult abuse information and unemployment compensation claims. **Passed Senate to House**

[SF 355](#) **Medicare Task Force** A bill for an act relating to the creation of a task force to provide for the implementation of Medicare Part D and providing an effective date. **Passed out of committee** Floor manager: Bolkcom

The Department is monitoring

[HF 2](#) **Pension Income Phase Out** An Act relating to the phase out of state income tax on pension income and providing a retroactive applicability date. (Ways & Means) Committee Members: Boal (C), Huser, Shoultz, Soderberg and Struyk.

[HF 24](#) **SS Income Phase Out** A bill for an act relating to a phase-out of the state income taxation of social security benefits and providing a retroactive applicability date. (Ways & Means) Committee members: Boal (C), Huser, Shoultz, Soderberg, Struyk

[HF 210](#) **Nursing Licensing Fund** A bill for an act providing for the retention of licensing and renewal fees received by the board of nursing, and providing an effective date. (Appropriations) Committee members: Jacobs (C), Heaton, Mascher

[HF 215](#) **Tobacco Tax** A bill for an act increasing the taxes imposed on cigarettes and tobacco products and providing for appropriation of the increased revenue generated to the medical assistance program and for tobacco control and prevention, and providing an effective date. (Ways & Means)

[HF 227](#) **Code Editor Bill** A bill for an act relating to statutory corrections which may adjust language to reflect current practices, insert earlier omissions, delete redundancies and inaccuracies, delete temporary language, resolve inconsistencies and conflicts, update ongoing provisions, or remove ambiguities, and including effective and retroactive applicability date provisions. (Formerly [HSB 118](#)) (Judiciary) Committee members: Boettger, Fraise, Schoenjahn, and Zaun **Passed House and Senate to Governor**

[HF 237](#) **Cigarette Taxes** A bill for an act increasing the taxes imposed on cigarettes and providing for appropriation of the revenue generated to the medical assistance program and for tobacco control and prevention, and providing an effective date. (Ways & Means)

[HF 247](#) **Negotiated Rules Making** A bill for an act providing for negotiated rulemaking. (Formerly [HSB 33](#)) (State Government) **Passed House to Senate**

[HF 248](#) **Regulatory Analysis** A bill for an act relating to the request for a regulatory analysis. (Formerly [HSB 34](#)) (State Government) **Passed House to Senate**



[HF 281](#) **Inheritance** A bill for an act relating to certain penalties for filing false affidavits and the time for examining and determining a correct return under the state inheritance tax and increasing the amount of property that may be transferred to minors under certain conditions and including a retroactive applicability date provision. (Formerly [HSB 10](#)) (Judiciary) **Passed House and Senate to Governor**

[HF 338](#) **Code Editors Bill** A bill for an act relating to nonsubstantive Code corrections and including effective and retroactive applicability date provisions. (Formerly [HSB 115](#) – Companion to [SF 113](#)) (Judiciary) **Withdrawn**

[HF 339](#) **Tobacco Retailers** A bill for an act relating to the regulation of tobacco product retailers, and making penalties applicable. (Formerly [HF 167](#)) (successor to [HF 167](#)) (Public Safety) **Passed House to Senate**

[HF 372](#) **Open Meetings** A bill for an act relating to meetings of governmental bodies. (Formerly [HSB 59](#)) (State Government) **Passed out of committee** Floor manager: Boal

[HF 455](#) **Death Certificate Fees** A bill for an act relating to fees imposed for certified copies of death certificates. (Ways and Means)

[HF 519](#) **General Fund Expenditure Limitation** A bill for an act relating to the state general fund expenditure limitation and making appropriations to repay certain funds, and providing effective and applicability dates. (Appropriations)

[HF 536](#) **Dual Government Employment** A bill for an act relating to dual governmental employment by executive branch officials and state employees. (Formerly [HSB 123](#)) (State Government) **Passed out of committee** Floor manager: Raeker

[HF 589](#) **Nursing Home Property Taxes** A bill for an act relating to the property taxation of nursing facilities and including effective and applicability date provisions. **Passed out of committee** Floor manager: Kurtenbach

[HF 590](#) **Senior Crossbow Hunting** A bill for an act providing for special senior crossbow deer hunting licenses. (Natural Resources) **Passed out of committee** Floor manager: Lukan

[HF 648](#) **State Employment** A bill for an act relating to state agency employment opportunities for members of the general assembly within two years after the termination of service.

[HF 704](#) **Non-Economic Damages** A bill for an act relating to awards of noneconomic damages against health care providers. **Passed out of committee** Floor manager: Horbach

[HF 709](#) **Prescription Drug Assistance** A bill for an act relating to the establishment of a prescription drug assistance clearinghouse program by the commissioner of insurance, and providing for a contingent appropriation. (Appropriations) Committee members: Heaton, Roberts and Smith

[HF 715](#) **Charter Agencies/Reinvention Funds** A bill for an act relating to state government financial matters concerning charter agencies, the state appeal board, and reinvention initiatives of the department of management, and making appropriations. (Appropriations)

[HF 724](#) **Prescription Drug Donations** A bill for an act creating a prescription drug donation and redispensing pilot program, and providing penalties. **Passed out of committee** Floor manager: Kurtenbach

[HF 729](#) **Retirement Systems Change** A bill for an act relating to the Iowa public employees' retirement system and the judicial retirement system. **Passed out of committee** Floor manager: Elgin

[HF 736](#) **Asset Disregard** A bill for an act relating to asset disregard under the medical assistance program for the purchase of a certified long-term care insurance policy, providing for a repeal, providing a contingent effective date, and providing an appropriation. (Appropriations) Committee members: Sands, May, and Petersen

[HF 748](#) **Education Savings Plan** A bill for an act providing for state employee payroll deductions for qualified tuition program contributions. **Passed out of committee** Floor manager: Elgin

[HF 763](#) **Cemeteries Bill** A bill for an act relating to cemeteries and cemetery regulation, providing administration and enforcement procedures, establishing requirements for interment rights agreements and reporting, establishing and appropriating fees, and providing penalties. **Passed out of committee** Floor manager: Tomenga

[HF 770](#) **Food Code to DPH** A bill for an act providing for the Iowa department of public health to administer the hotel sanitation code, regulation of home food establishments, Iowa food code, and regulation of egg handlers in place of the department of inspections and appeals. (Human Resources) **Passed out of committee** Floor manager: Upmeyer

[HF 772](#) **Open Meetings Violations** A bill for an act relating to violations of the open meetings and open records law by a member of a governmental body, the lawful custodian of a public record, or any other appropriate person. **Passed out of committee** Floor manager: Raeker

[HF 795](#) **Inheritance Tax Credit** A bill for an act relating to an inheritance tax credit for transferring a portion of an inheritance to an entity for capital investment, programming, including education, performance, and access, in arts and culture and providing a penalty. (Ways and Means)

[SF 75](#) **Veterans Benefits** A bill for an act allocating funding appropriated to assist individuals assigned to active duty military service and providing effective and applicability date provisions. (Formerly [SF 30](#).) (Appropriations) **Signed by the Governor – March 10, 2003**

[SF 93](#) **Pensions and SS Exclusions** An Act reducing the amounts of pension income and social security benefits that are taxable by the state and including a retroactive applicability date provision. (Ways and Means) Committee members McKibben & Quirmbach (C), Connolly, Zaun

[SF 113](#) **Editor Code Bill** A bill for an act relating to non substantive Code corrections and including effective and retroactive applicability date provisions. (Judiciary) ([SSB 1088](#)) **Signed by the Governor – March 3, 2005**

[SF 130](#) **Tobacco Tax** A bill for an act relating to an increase in the taxes on cigarettes and tobacco products, creating a medical assistance and health promotion fund, providing for appropriations, and providing an effective date. (See [HF 215](#)) (Ways & Means) Committee members: Bolkcom & Zieman (C), Connolly, Zaun

[SF 136](#) **Child & Dependant Care Credit** A bill for an act increasing the child and dependent care credit under the individual income tax and including a retroactive applicability date provision. (Ways and Means) Committee members: McKinley & Quirmbach (C), Connolly, Zaun

[SF 156](#) **Health Center Programs** A bill for an act relating to health care by providing for increased health care access, developing a lay health workers network, and providing appropriations. (Commerce) Committee members: Hatch & Tinsman (C), Angelo, and Dvorsky

[SF 157](#) **Older Iowans Legislature** A bill for an act making an appropriation for the older Iowans legislature. (Appropriations) Committee members: Angelo & Dvorsky

[SF 175](#) **Inheritance Tax & Gifts** A bill for an act relating to certain penalties for filing false affidavits and the time for examining and determining a correct return under the state inheritance tax and increasing the amount of property that may be transferred to minors under certain conditions and including a retroactive applicability date provision. (Formerly [SSB 1004](#).) (Judiciary) **Withdrawn**

[SF 275](#) **Farmer's Market Vendors** A bill for an act requiring the department of agriculture and land stewardship to revise certain application requirements applicable to the women, infants, and children Iowa farmers market nutrition program and the senior farmers market nutrition program and providing an effective date. (Agriculture) **Passed to the House**

[SF 314](#) **Medical Savings Accounts** A bill for an act relating to contributions made to medical savings accounts for state income tax purposes and including effective and retroactive applicability date provisions. (Ways and Means) Committee members: Connolly, McKibben, Miller, and Quirmbach

[SF 319](#) **Brain Injury Surcharge** A bill for an act assessing a brain injury surcharge, creating a brain injury surcharge fund, and making appropriations to the fund. (Human Resources) Committee members: Dotzler, Seymour, Behn, and Wood
appropriations. (Appropriations)

[SF 332](#) **Patient Advocates** A bill for an act providing for judicial branch employment and compensation of patient advocates for persons involuntarily hospitalized for mental illness. (Judiciary) **Passed out of committee** Floor manager: Tinsman

[SF 335](#) **Adult Abuse Cases** A bill for an act relating to access to dependent adult abuse information and unemployment compensation claims. (Business and Labor) **Passed to House**

[SF 376 Pension Exemption](#) A bill for an act providing an additional exclusion from pension or retirement income for certain taxpayers for purposes of the state and individual income tax and providing a retroactive applicability date. (Ways and Means)

Our Mission:

To provide advocacy, educational, and prevention services to older Iowans so they can find Iowa a healthy, safe, productive, and enjoyable place to live and work.

■-□-■ **DISCLAIMER** ■-□-■

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